

In order to apply, does the real estate need to be “free and clear”? No. If there is a mortgage on the property, you are still eligible to apply.

Is the information I provide kept confidential? All information is strictly confidential and not open to public inspection.

THE APPLICATION PROCESS

A new application must be filed annually

TO OBTAIN AN APPLICATION

CALL 757- 823-1130 or 757- 664-6035

EMAIL seniortaxrelief@norfolk.gov

ONLINE www.norfolk.gov/seniortaxrelief

IN PERSON at the Department of Human Services (locations listed on back)

TO SUBMIT AN APPLICATION

FAX to (757) 664-7535

IN PERSON OR DROP OFF AT

Park Place Multi-Service Center
606 W. 29th St.
Norfolk, VA 23508

MAIL TO

Workforce Development Center
Norfolk Department of Human Services
201 E. Little Creek Rd.
Norfolk, VA 23505

APPLICATIONS AVAILABLE AT THESE DEPARTMENT OF HUMAN SERVICES LOCATIONS

Park Place Multi-Service Center

606 W. 29th Street
Norfolk, VA 23508

Norfolk Workforce Development Center

201 East Little Creek Road
Norfolk, VA 23505

Berkley Multi-Service Center

925 South Main Street
Norfolk, VA 23523

Department of Human Services

741 Monticello Avenue
Norfolk, VA 23510

DEPARTMENT OF HUMAN SERVICES



Applications Accepted
March 1 - June 1, 2014

Real Estate Tax Relief/ Deferral Program

for senior and/or disabled citizens



Tel: 757 823 1130
757 664 6035

seniortaxrelief@norfolk.gov
www.norfolk.gov/seniortaxrelief

2014 COMMUNITY INFORMATION SESSIONS

BERKLEY MULTI-SERVICE CENTER

MAY 22
12:30 - 3:30

JANAF BRANCH LIBRARY

MAY 27
10AM - 1PM

Real Estate Tax Relief/Deferral Program for Senior and/or Disabled Citizens

Eligibility Requirements

- Must be 65 years of age or totally and permanently disabled.
- Must live in the property.
- Combined income of owners and all relatives living in home cannot exceed \$67,000 per year.
- Net worth, excluding the home, cannot exceed \$350,000.

FY2014-15

- Tax relief is exempted or deferred.
- Available funding is capped at \$5 million.
- Average residential tax is based on the FY2014 average residential assessment of \$203,386.

Frequently Asked Questions



Is there an age requirement for disabled citizens? No.

If a person who is permanently and totally disabled owns real estate, there is no minimum age requirement.

What proof is needed to establish that a citizen is totally and permanently disabled? Certification is required from the Department of Veterans Affairs, the Railroad Retirement Board or the Social Security Administration. If an applicant is not eligible for certification by any of these agencies, there must be sworn affidavits by two (2) medical doctors licensed to practice medicine in Virginia. One of these affidavits must be based on a physical exam.

Real Estate Tax Relief Table

Income	Current Exemption/Deferral Cap
\$0 - \$28,611.00	Exempt up to average assessed value. May defer any remaining taxes.*
\$28,611.01-\$36,958.00	80% of average assessed value* (Eligible for deferral only)
\$36,958.01-\$45,306.00	60% of average assessed value* (Eligible for deferral only)
\$45,306.01- \$53,653.00	40% of average assessed value* (Eligible for deferral only)
\$53,653.01- \$67,000.00	20% of average assessed value* (Eligible for deferral only)

*The amount of tax deferrals will be prorated when the total relief requested exceeds the total relief available. The proration is applied to all tax deferrals.

What is the application timeline? The Norfolk Department of Human Services receives applications postmarked between March 1st and June 1st.

What are some examples of income?

Wages, Social Security, annuities, pensions, disability income, interest, dividends, business income, farm income, income from real property, and income from roomers or boarders.

What are some examples of assets?

Real estate other than the residence, bank accounts, trusts, certificates of deposit, stocks, bonds, and value of personal property such as automobiles.

What is the cap amount and how will it affect potential benefits? Available funding is determined annually. In the event the total of all approved tax relief exceeds this amount, each approved application could have a pro rata reduction as may be necessary to balance the total tax relief appropriation. Proration is applied to all tax deferrals. The calculation of relief provided will be made after the program ends.

What is the difference between exemption and deferral?

Exempt taxes will not be billed or owed later. Qualifying participants with income of \$28,611 or less per year may receive a tax exemption of 100%, but only up to average assessed value of \$203,386. If the assessed value exceeds the average, the homeowner may elect to be billed or defer any remaining taxes in the excess average value.

Deferred taxes will be paid to the city upon the sale of the dwelling or from the estate of the decedent.

How will this affect my mortgage company?

The applicant is responsible for meeting any requirements imposed as part of any Promissory Note or Deed of Trust. It is the applicant's responsibility to confirm that any deferment received will be recognized by the applicant's mortgage lender prior to submitting the application. Failure of a mortgage lender to recognize the City of Norfolk Tax Deferral program is a matter solely between the applicant and the mortgage lender.